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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/990,888	11/09/2001	Katsuhiko Makino	020274-000100US	2247
20350 7590 07/26/2007 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834			EXAMINER JOHNSON, GREGORY L	
			ART UNIT 3691	PAPER NUMBER
			MAIL DATE 07/26/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/990,888	Applicant(s) MAKINO ET AL.	
	Examiner GREGORY JOHNSON	Art Unit 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 18 May 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,3,4,6-13,15 and 17-26 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1,3,4,6-13,15 and 17-26 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This communication is in response to the amended application filed on May 18, 2007.

Status of Claims

2. Claims 1-26 are pending. Claims 4, 6-11, 13, 18-23 remain unchanged. Claims 1, 3, 12, 15 and 17 are amended. Claims 24-26 are new. Claims 2, 5, 14 and 16 are canceled. Claims 1, 3-4, 6-13, 15, and 17-26 have been examined.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

5. Claims 1, 3-4, 6, 9-13, 15, 19-22 and 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah et al. (herein Zeanah), Pat. No. 5,933,816 in view of Horowitz et al. (hereinafter Horowitz), Pat. No. 6,349,290.

As to claim 1, Zeanah discloses a method for reporting on a customer (e.g. gathering information on a customer; see Abstract) at the branch of a commercial establishment, the establishment having a central system and a branch system (e.g. a financial institution; see Abstract), the central system maintaining customer service information pertaining to services offered by the establishment and associated with the customer (column 15, line 52 thru column 16, line 18), and the branch system having a self-service terminal (e.g. automated teller machine) for the customer to conduct transactions at the branch (see Abstract and column 3, lines 51-67), the method comprising:

transferring (e.g. delivery system) customer service information (i.e. information associated with services offered by the bank) from the central system to the branch system (column 3, lines 51-67 and column 5, lines 39-60);

generating customer-specific information (e.g. customer profile) at the self-service terminal when a customer initiates a transaction at the self-service terminal, said customer-specific information identifying (e.g. authenticating) the customer (column 11, line 28 thru column 12, line 12);

wherein the customer service information is updated at the branch system and provided to the central system after the employee provides personal attention to the customer (column 32, lines 32-58 and column 33, lines 16-19); and

the status of any current transaction (e.g. update account information) by the customer at the self-service terminal (e.g. ATM; column 17, lines 19-35).

Zeanah does not explicitly disclose:

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transmitting a report on the customer from the branch system in response to the generation of customer-specific information at the self-service terminal, the report identifying the customer and the customer-service information;

wherein the report is provided to an employee of the establishment at the branch, for use in providing personal attention to the customer in connection with the customer service information; and

the updated customer service information reflecting the reaction of the customer to the customer service information.

However, Horowitz teaches:

transmitting a report (e.g. token data) on the customer from the branch system in response to the generation of customer-specific information at the self-service terminal, the report identifying the customer and the customer-service information (column 3, line 58 thru column 4, line 67);

wherein the report is provided to an employee (e.g. customer service representative "CSR") of the establishment at the branch, for use in providing personal attention to the customer in connection with the customer service information (column 18, lines 58-63); and

the updated customer service information reflecting the reaction of the customer to the customer service information (e.g. updating customer profile based on customer's reaction to the advice on financial products and/or services; column 4, lines 59-67 and column 5, lines 21-47).

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It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Horowitz within Zeanah for the motivation of customizing and personalizing the deliver of financial services.

As to claims 3 and 13, Zeanah discloses the method of claims 1 and 12, wherein the customer service information relates to services offered by the establishment that may be of interest to the customer at the self-service terminal (e.g. ATM; column 12, lines 53-60).

As to claims 4 and 15, Zeanah discloses the method of claims 3 and 13, wherein the branch system further comprises a database for storing the customer service information from the central system, and a server for managing the database and for receiving customer-specific information from the self- service terminal when the customer initiates a transaction at the self-service terminal, the server causing the report to be transmitted in response to the customer specific information (column 15, lines 53-67; column 16, lines 1-18; and column 16, lines 46-67).

As to claim 6, Zeanah discloses the method of claim 1, wherein the commercial establishment is a bank (column 5, lines 41-44) and the customer service information pertains to financial services offered by the bank (column 16, lines 46-67), wherein the self-service terminal is an automated teller machine (ATM) (column 5, lines 46-49), and

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wherein the ATM displays the customer service information to the customer when conducting a transaction at the ATM (column 11, lines 28-37 and column 12, lines 41-66).

As to claim 9, Zeanah discloses the method of claim 8, wherein the report is transmitted from the branch system to terminals accessible to bank representatives (column 5 lines 46-67 and column 6, lines 1-10).

As to claim 10, Zeanah discloses the method of claim 9, wherein at least one of the terminals is a portable terminal, and wherein the report is transmitted to the portable terminal via wireless transmission (column 5 lines 46-67 and column 6, lines 1-10).

As to claim 11, Zeanah discloses the method of claim 10, wherein at least one of the terminals is a stationary terminal located within the branch (column 5 lines 46-67 and column 6, lines 1-10).

As to claim 12, Zeanah discloses a bank network, comprising:
a central system that collects and stores customer attribute information and customer service information (column 15, lines 53-62), the customer attribute information pertaining to personal information of a customer (column 16, lines 1-18), and the customer service information pertaining to services offered by the bank and associated with the customer (column 16, lines 46-67);

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a branch system, including one or more automated teller machines (ATMs) located at a branch office of the bank (column 5, lines 39-60), the branch system receiving the personal attribute information and the customer service information from the central system (column 5, lines 57-60), and transferring the customer service information to the ATM for display when the customer conducts a transaction at the ATM (column 5, lines 44-50; column 11, lines 28-37; and column 15, lines 53-62);

wherein the customer service information is updated at the branch system and provided to the central system after the bank representative provides personal attention to the customer (column 32, lines 32-58 and column 33, lines 16-19); and

the status of any current transaction (e.g. update account information) by the customer at the self-service terminal (e.g. ATM; column 17, lines 19-35).

Zeanah does not explicitly disclose:

a terminal for receiving a report from the branch system when the customer conducts a transaction at the ATM, the report identifying the customer and the customer service information;

wherein the report received at the terminal is provided to a bank representative at the branch office, for use in providing personal attention to the customer in connection with the customer service information; and

the updated customer service information reflecting the reaction of the customer to the customer service information and.

However, Horowitz teaches:

a terminal (e.g. Agent Desktop; see Fig. 6) for receiving a report (e.g. token data) from the branch system when the customer conducts a transaction at the ATM (column 15, lines 9-19), the report identifying the customer and the customer service information (column 3, line 58 thru column 4, line 67);

wherein the report received at the terminal is provided to a bank representative (e.g. customer service representative "CSR") at the branch office, for use in providing personal attention to the customer in connection with the customer service information (column 18, lines 58-63); and

the updated customer service information reflecting the reaction of the customer to the customer service information (column 4, lines 59-67 and column 5, lines 21-47).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Horowitz within Zeanah for the motivation of customizing and personalizing the deliver of financial services.

As to claim 19, Zeanah discloses the bank network of claim 18, wherein the terminal is a portable terminal, and wherein the report is transmitted to the portable terminal via wireless transmission from the branch system (column 5 lines 46-67 and column 6, lines 1-10).

As to claim 20, Zeanah discloses the bank network of claim 19, further comprising a second terminal for receiving the report from the branch system when the

customer conducts a transaction at the ATM, wherein the second terminal is a stationary terminal located within the branch (column 5 lines 46-67 and column 6, lines 1-10).

As to claim 21, Zeanah discloses the bank network of claim 20, wherein the portable terminal is in two way communication with the branch system, and wherein the portable terminal comprises a wireless telephone connected to a palmtop computer, the palmtop computer displaying the report (column 5 lines 46-67 and column 6, lines 1-10).

As to claim 22, Zeanah discloses the bank network of claim 21, wherein the connection between the wireless telephone and the palmtop computer is a wireless connection (column 5 lines 46-67 and column 6, lines 1-10).

As to claim 26, Zeanah discloses a bank network, comprising:

a central system that collects and stores customer attribute information and customer service information (column 15, lines 53-62), the customer attribute information pertaining to personal information of a customer (column 16, lines 1-18), and the customer service information pertaining to services offered by the bank and associated with the customer (column 16, lines 46-67);

a branch system, including one or more automated teller machines (ATMs) located at a branch office of the bank (column 5, lines 39-60), the branch system receiving the personal attribute information and the customer service information from the central system (column 5, lines 57-60), and transferring the customer service

information to the ATM for display when the customer conducts a transaction at the ATM (column 5, lines 44-50; column 11, lines 28-37; and column 15, lines 53-62);

wherein the customer service information is updated at the branch system and provided to the central system after the bank representative provides personal attention to the customer (column 32, lines 32-58 and column 33, lines 16-19);

the status of any current transaction (e.g. update account information) by the customer at the self-service terminal (column 17, lines 19-35);

wherein the terminal is a portable terminal, and wherein the report is transmitted to the portable terminal via wireless transmission from the branch system (column 5 lines 46-67 and column 6, lines 1-10); and

wherein the network further comprises a second terminal for receiving the report from the branch system when the customer conducts a transaction at the ATM, wherein the second terminal is a stationary terminal located within the branch (column 5 lines 46-67 and column 6, lines 1-10).

Zeanah does not explicitly disclose:

a terminal for receiving a report from the branch system when the customer conducts a transaction at the ATM, the report identifying the customer and the customer service information;

wherein the report received at the terminal is provided to a bank representative at the branch office, for use in providing personal attention to the customer in connection with the customer service information;

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the updated customer service information reflecting the reaction of the customer to the customer service information.

However, Horowitz teaches:

a terminal for receiving a report from the branch system when the customer conducts a transaction at the ATM (column 15, lines 9-19), the report identifying the customer and the customer service information(column 3, line 58 thru column 4, line 67);

wherein the report received at the terminal is provided to a bank representative at the branch office, for use in providing personal attention to the customer in connection with the customer service information (column 18, lines 58-63); and

the updated customer service information reflecting the reaction of the customer to the customer service information (column 4, lines 59-67 and column 5, lines 21-47).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Horowitz within Zeanah for the motivation of customizing and personalizing the deliver of financial services.

6. Claims 7 and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah and Horowitz as applied to claims 6 and 15 above, and further in view of Bauchner et al. (herein Bauchner), Pat. No. 6,029,153.

As to claim 7 and 17, Zeanah does not explicitly disclose the method of claims 6 and 15, wherein the central system periodically transfers the personal attribute information and the customer service information to the branch system, at one or more predetermined times during each day.

However, Bauchner teaches a method and system that periodically updates customer information profile (column 3, lines 64-67). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Bauchner within Zeanah for the motivation of providing timely updated information.

7. Claims 8, 18 and 23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah, Horowitz and Bauchner as applied to claims 7, 17, and 21 above, and further in view of Kolls (hereinafter Kolls), Pat. No. 6,622,124.

As to claims 8 and 18, Zeanah does not explicitly disclose the method of claims 7 and 17, wherein in response to the report being received at the terminal, the ATM displays a message informing the customer that a bank representative will be approaching the customer to provide further customer service information.

However, Kolls teaches a method and system of transacting an electronic business transaction by an electronic commerce terminal (e.g. ATM; column 16, lines 24-43 and column 22, lines 1-12), where a user can request assistance while using said terminal (column 32, line 63 thru column 33, line 5). Kolls teaches that the request can

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include a response to interactive advertising, electronic commerce activities or processes, and other general-purpose question and answer requests (column 33, lines 31-45). Kolls also teaches that in response to the request for assistance (e.g. the report) being received at the help desk (terminal), said help desk being located on-site (column 33, lines 57-63), the help desk (e.g. bank representative) is tasked with the resolving the request for assistance (column 34, lines 14-18).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Kolls within Zeanah for the motivation of assistance to a user of an ATM when the user request help or assistance.

Office notice is hereby taken that displaying informational or instructional messages on the screen of an ATM is not novel, such as "Unable to process your request at this time" or "Contact Customer Service." In addition, it is not novel for a bank representative to approach a customer that is in the bank's main or branch office and offer assistance to the customer. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Zeanah or Horowitz to include these features. One would have been motivated to do so in order to provide proactive customer service, thereby enhancing the level of service a customer receives at the main or branch offices of a financial institution.

As to claim 23, Zeanah discloses the bank network of claim 21, wherein the connection between the wireless telephone and the palmtop computer is a wireless (column 6, lines 5-10).

Zeanah does not explicitly disclose that the connection is a wireless Bluetooth connection.

However, Kolls teaches a method and system of transacting an electronic business transaction by an electronic commerce terminal that supports a wireless communication means can operate at 2.4 gigahertz ISM band and support the Bluetooth network communication protocol (column 15, lines 11-16). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Kolls within Zeanah for the motivation of specifying the type of wireless interface to be used.

8. Claims 24 and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah in view of Horowitz and Kolls.

As to claim 24, Zeanah discloses a method for reporting on a customer (e.g. gathering information on a customer; see Abstract) at the branch of a commercial establishment, the establishment having a central system and a branch system (e.g. a financial institution; see Abstract), the central system maintaining customer service information pertaining to services offered by the establishment and associated with the customer (column 15, line 52 thru column 16, line 18), and the branch system having a

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self-service terminal (e.g. automated teller machine) for the customer to conduct transactions at the branch (see Abstract and column 3, lines 51-67), the method comprising:

transferring (e.g. delivery system) customer service information (i.e. information associated with services offered by the bank) from the central system to the branch system (column 3, lines 51-67 and column 5, lines 39-60);

generating customer-specific information (e.g. customer profile) at the self-service terminal when a customer initiates a transaction at the self-service terminal, said customer-specific information identifying (e.g. authenticating) the customer (column 11, line 28 thru column 12, line 12);

wherein the customer service information is updated at the branch system and provided to the central system after the employee provides personal attention to the customer (column 32, lines 32-58 and column 33, lines 16-19); and

the status of any current transaction (e.g. update account information) by the customer at the self-service terminal (e.g. ATM; column 17, lines 19-35).

wherein the commercial establishment is a bank (column 5, lines 41-44), and the customer service information pertains to financial services offered by the bank (column 16, lines 46-67), wherein the self-service terminal is an automated teller machine (ATM) (column 5, lines 46-49), and wherein the ATM displays the customer service information to the customer when conducting a transaction at the ATM (column 11, lines 28-37 and column 12, lines 41-66).

Zeanah does not explicitly disclose:

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transmitting a report on the customer from the branch system in response to the generation of customer-specific information at the self-service terminal, the report identifying the customer and the customer-service information;

wherein the report is provided to an employee of the establishment at the branch, for use in providing personal attention to the customer in connection with the customer service information; and

the updated customer service information reflecting the reaction of the customer to the customer service information.

However, Horowitz teaches:

transmitting a report (e.g. token data) on the customer from the branch system in response to the generation of customer-specific information at the self-service terminal, the report identifying the customer and the customer-service information (column 3, line 58 thru column 4, line 67);

wherein the report is provided to an employee (e.g. customer service representative "CSR") of the establishment at the branch, for use in providing personal attention to the customer in connection with the customer service information (column 18, lines 58-63); and

the updated customer service information reflecting the reaction of the customer to the customer service information (e.g. updating customer profile based on customer's reaction to the advice on financial products and/or services; column 4, lines 59-67 and column 5, lines 21-47).

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It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Horowitz within Zeanah for the motivation of customizing and personalizing the deliver of financial services.

Zeanah and Horowitz do not explicitly teach the method further comprises displaying a screen at the ATM for informing the customer that a bank representative will be approaching the customer to provide further customer service information.

However, Kolls teaches a method and system of transacting an electronic business transaction by an electronic commerce terminal (e.g. ATM; column 16, lines 24-43 and column 22, lines 1-12), where a user can request assistance while using said terminal (column 32, line 63 thru column 33, line 5). Kolls teaches that the request can include a response to interactive advertising, electronic commerce activities or processes, and other general-purpose question and answer requests (column 33, lines 31-45). Kolls also teaches that in response to the request for assistance (e.g. the report) being received at the help desk (terminal), said help desk being located on-site (column 33, lines 57-63), the help desk (e.g. bank representative) is tasked with the resolving the request for assistance (column 34, lines 14-18).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Kolls within Zeanah for the motivation of assistance to a user of an ATM when the user request help or assistance.

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Office notice is hereby taken that displaying informational or instructional messages on the screen of an ATM is not novel, such as "Unable to process your request at this time" or "Contact Customer Service." In addition, it is not novel for a bank representative to approach a customer that is in the bank's main or branch office and offer assistance to the customer. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Zeanah or Horowitz to include these features. One would have been motivated to do so in order to provide proactive customer service, thereby enhancing the level of service a customer receives at the main or branch offices of a financial institution.

As to claim 25, Zeanah discloses a bank network, comprising:

a central system that collects and stores customer attribute information and customer service information (column 15, lines 53-62), the customer attribute information pertaining to personal information of a customer (column 16, lines 1-18), and the customer service information pertaining to services offered by the bank and associated with the customer (column 16, lines 46-67);

a branch system, including one or more automated teller machines (ATMs) located at a branch office of the bank (column 5, lines 39-60), the branch system receiving the personal attribute information and the customer service information from the central system (column 5, lines 57-60), and transferring the customer service information to the ATM for display when the customer conducts a transaction at the ATM (column 5, lines 44-50; column 11, lines 28-37; and column 15, lines 53-62);

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wherein the customer service information is updated at the branch system and provided to the central system after the bank representative provides personal attention to the customer (column 32, lines 32-58 and column 33, lines 16-19); and

the status of any current transaction (e.g. update account information) by the customer at the self-service terminal (column 17, lines 19-35).

Zeanah does not explicitly disclose:

a terminal for receiving a report from the branch system when the customer conducts a transaction at the ATM, the report identifying the customer and the customer service information;

wherein the report received at the terminal is provided to a bank representative at the branch office, for use in providing personal attention to the customer in connection with the customer service information;

the updated customer service information reflecting the reaction of the customer to the customer service information.

However, Horowitz teaches:

a terminal for receiving a report from the branch system when the customer conducts a transaction at the ATM (column 15, lines 9-19), the report identifying the customer and the customer service information(column 3, line 58 thru column 4, line 67);

wherein the report received at the terminal is provided to a bank representative at the branch office, for use in providing personal attention to the customer in connection with the customer service information (column 18, lines 58-63); and

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the updated customer service information reflecting the reaction of the customer to the customer service information (column 4, lines 59-67 and column 5, lines 21-47).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Horowitz within Zeanah for the motivation of customizing and personalizing the deliver of financial services.

Zeanah and Horowitz do not explicitly teach that in response to the report being received at the terminal, the ATM displays a message informing the customer that a bank representative will be approaching the customer to provide further customer service information.

However, Kolls teaches a method and system of transacting an electronic business transaction by an electronic commerce terminal (e.g. ATM; column 16, lines 24-43 and column 22, lines 1-12), where a user can request assistance while using said terminal (column 32, line 63 thru column 33, line 5). Kolls teaches that the request can include a response to interactive advertising, electronic commerce activities or processes, and other general-purpose question and answer requests (column 33, lines 31-45). Kolls also teaches that in response to the request for assistance (e.g. the report) being received at the help desk (terminal), said help desk being located on-site (column 33, lines 57-63), the help desk (e.g. bank representative) is tasked with the resolving the request for assistance (column 34, lines 14-18).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as taught by Kolls within

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Zeanah for the motivation of assistance to a user of an ATM when the user request help or assistance.

Office notice is hereby taken that displaying informational or instructional messages on the screen of an ATM is not novel, such as "Unable to process your request at this time" or "Contact Customer Service." In addition, it is not novel for a bank representative to approach a customer that is in the bank's main or branch office and offer assistance to the customer. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Zeanah or Horowitz to include these features. One would have been motivated to do so in order to provide proactive customer service, thereby enhancing the level of service a customer receives at the main or branch offices of a financial institution.

Response to Arguments

9. Applicant's arguments with respect to claims 1-26 have been considered but are moot in view of the new ground(s) of rejection.


Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571) 272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.


LALITA M. HAMILTON
PRIMARY EXAMINER

GREGORY JOHNSON
Examiner
Art Unit 3691

